

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re:	§	
	§	
FICK, TERRY T	§	Case No. 509-03112
	§	
Debtor(s)	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

WILLIAM G. SCHWAB, TRUSTEE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <i>(Without deducting any secured claims)</i>	Assets Exempt:
Total Distributions to Claimants:	Claims Discharged Without Payment:
Total Expenses of Administration:	

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: _____ By: /s/WILLIAM G. SCHWAB, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Fairfield Resorts, Inc. 10750 W. Charleston Blvd., Ste. 130 Las Vegas, NV 89135-1026					
	Fairfield Resorts, Inc. 8427 South Park Circle, Ste. #500 Orlando, FL 32819					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Toyota 2 Walnut Grove Horsham, PA 19044					
	Washington Mutual 7757 Bayberry Road Jacksonville, FL 32256					
	Wyndham Vacation Resorts, Inc. P.O. Box 98940 Las Vegas, NV 89193-8940					
	Wyndham Vacation Resorts, Inc. P.O. Box 98940 Las Vegas, NV 89193-8940					
000002	WYNDHAM VACATION RESORTS INC.					
000003B	WYNDHAM VACATION RESORTS INC.					
000001	GMAC					
TOTAL SECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
WILLIAM G. SCHWAB, TRUSTEE FEES					
WILLIAM G. SCHWAB, TRUSTEE EXP					
INTERNATIONAL SURETIES, LTD.					
INTERNAL REVENUE SERVICE					
WILLIAM G. SCHWAB & ASSOCIATES					
WILLIAM G. SCHWAB & ASSOCIATES					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Internal Revenue Service Andover, MA 05501					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Aarons 2280 W. Market Street Pottsville, PA 17901					
	Barclays Bank Delaware 125 Southwest Street Wilmington, DE 19801					
	Capital One P.O. Box 30281 Salt Lake City, UT 84130					
	Citizens CC 1000 Lafayette Blvd Bridgeport, CT 06604					
	HSBC Bank P.O. Box 5253 Carol Stream, IL 60197					
	Hsbc / Nautl P.O. Box 15521 Wilmington, DE 19805					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	WFF Cards P.O. Box 5943 Sioux Falls, SD 57117					
000009	AMERICAN EXPRESS CENTURION BANK					
000004	CHASE BANK USA NA					
000005	CHASE BANK USA NA					
000008	ECAST SETTLEMENT CORPORATION					
000010	FIA CARD SERVICES, NA/BANK OF AMERI					
000011	FIA CARD SERVICES, NA/BANK OF AMERI					
000012	FIA CARD SERVICES, NA/BANK OF AMERI					
000006	RBS CITIZENS					
000003A	WYNDHAM VACATION RESORTS INC.					
000007A	INTERNAL REVENUE SERVICE					
TOTAL GENERAL UNSECURED CLAIMS			\$	\$	\$	\$

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1

Case No: 509-03112 JJT Judge: JOHN J. THOMAS
Case Name: FICK, TERRY T

Trustee Name: WILLIAM G. SCHWAB, TRUSTEE
Date Filed (f) or Converted (c): 04/24/09 (f)
341(a) Meeting Date: 06/30/09
Claims Bar Date: 10/08/10

For Period Ending: 07/08/13

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. US CURRENCY	150.00	150.00		0.00	FA
2. SOVEREIGN BANK CHECKING ACCOUNT	100.00	100.00		0.00	FA
3. FURNITURE AND APPLIANCES AND MISC PERSONAL GOODS	5,000.00	5,000.00		0.00	FA
4. MISC. BOOKS AND PICTURES. TWO LIMITED EDITION PRIN	2,800.00	2,800.00		0.00	FA
5. CLOTHING AND SHOES	200.00	200.00		0.00	FA
6. 1998 CHEVROLET BLAZER JUST PAID 3,800.00	3,800.00	3,800.00		0.00	FA
7. 2009 TOYOTA CAMRY, WITH LIEN	22,000.00	22,000.00		0.00	FA
8. DIVORCE SETTLEMENT PROCEEDS (u)	Unknown	7,500.00		7,500.00	FA
9. WYNHAM VACATION RESORTS, INC. ORLANDO, FL - CONNET CREEK RESORT TIME SHARE PD. \$22,364.10	22,364.10	0.00		0.00	FA
10. WYNDHAM VACATION RESORTS, INC. (FORMERLY FAIRFIELD WILLIAMSBURG, VA - FAIRFIELD WILLIAMSBURG AT GOVERNOR'S GREEN TIME SHARE PD. \$51,914.00	51,914.00	0.00		0.00	FA

TOTALS (Excluding Unknown Values)	\$108,328.10	\$41,550.00		\$7,500.00	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

July 24, 2009, 10:47 am MARITAL SETTLEMENT OUTSTANDING;
6-30-10: PENDING TURNOVER OF DIVORCE SETTLEMENT FUNDS
6-30-11 - PENDING TURNOVER OF DIVORCE SETTLEMENT FUNDS
6-30-12 - PENDING DIVORCE SETTLEMENT AND NEGOTIATIONS IN WIFE'S CHAPTER 13 CASE

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit 8

Case No: 509-03112 JJT Judge: JOHN J. THOMAS
Case Name: FICK, TERRY T

Trustee Name: WILLIAM G. SCHWAB, TRUSTEE
Date Filed (f) or Converted (c): 04/24/09 (f)
341(a) Meeting Date: 06/30/09
Claims Bar Date: 10/08/10

Initial Projected Date of Final Report (TFR): 12/31/10 Current Projected Date of Final Report (TFR): 12/31/13

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit 9

Case No: 509-03112 -JJT
Case Name: FICK, TERRY T

Trustee Name: WILLIAM G. SCHWAB, TRUSTEE
Bank Name: EAGLEBANK
Account Number / CD #: *****0072 Checking Account (Non-Interest Earn

Taxpayer ID No: *****9245
For Period Ending: 07/08/13

Blanket Bond (per case limit): \$ 13,844,058.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
11/13/12	8	CHARLES DEHART, TRUSTEE 8125 ADAMS DRIVE, SUITE A HUMMELSTOWN, PA 17036	BALANCE FORWARD DOMESTIC OBLIGATION- ACCOUNTS RECEIVABLE	1249-000	5,718.44		0.00 5,718.44
12/10/12	8	CHARLES DEHART, TRUSTEE	DOMESTIC OBLIGATION (ACCOUNTS RECEIVABLE)	1249-000	1,044.16		6,762.60
01/04/13	000101	INTERNATIONAL SURETIES, LTD. 701 POYDRAS STREET, SUITE 420 NEW ORLEANS, LA 70139	BOND PREMIUM BOND # 016026361	2300-000		5.68	6,756.92
01/11/13	8	CHARLES DEHART, TRUSTEE	DOMESTIC RELATIONS (ACCOUNTS RECEIVABLE)	1249-000	737.40		7,494.32
05/14/13	000102	WILLIAM G. SCHWAB, TRUSTEE PO BOX 56 LEHIGHTON, PA 18235 (FEES)	Chapter 7 Compensation/Fees	2100-000		1,500.00	5,994.32
05/14/13	000103	WILLIAM G. SCHWAB, TRUSTEE P.O. BOX 56 LEHIGHTON, PA 18235 (EXP)	Chapter 7 Expenses	2200-000		24.47	5,969.85
05/14/13	000104	WILLIAM G. SCHWAB & ASSOCIATES PO BOX 56 LEHIGHTON, PA 18235 (FEES)	Attorney for Trustee Fees (Trustee	3110-000		3,184.50	2,785.35
05/14/13	000105	WILLIAM G. SCHWAB & ASSOCIATES PO BOX 56 LEHIGHTON, PA 18235 (EXPENSES)	Attorney for Trustee Expenses (Trus	3120-000		122.41	2,662.94
* 05/14/13	000106	Internal Revenue Service Andover, MA 05501	Claim 000007B, Payment 100.00000%	2810-000		1,413.74	1,249.20
05/14/13	000107	Wyndham Vacation Resorts Inc. PO Box 97474 Las Vegas NV 89195	Claim 000003A, Payment 3.64602%	7100-000		163.25	1,085.95
05/14/13	000108	Chase Bank USA NA PO BOX 15145	Claim 000004, Payment 3.64610%	7100-000		106.43	979.52

Page Subtotals 7,500.00 6,520.48

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit 9

Case No: 509-03112 -JJT
Case Name: FICK, TERRY T

Trustee Name: WILLIAM G. SCHWAB, TRUSTEE
Bank Name: EAGLEBANK
Account Number / CD #: *****0072 Checking Account (Non-Interest Earn

Taxpayer ID No: *****9245
For Period Ending: 07/08/13

Blanket Bond (per case limit): \$ 13,844,058.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
05/14/13	000109	Wilmington, DE 19850-5145 Chase Bank USA NA PO BOX 15145	Claim 000005, Payment 3.64597%	7100-000		202.58	776.94
05/14/13	000110	Wilmington, DE 19850-5145 RBS Citizens 480 Jefferson Blvd RJE 135	Claim 000006, Payment 3.64572%	7100-000		156.71	620.23
05/14/13	000111	Warwick RI 02886 eCAST Settlement Corporation c/o Bass & Associates, P.C. 3936 E. Ft. Lowell, Suite 200	Claim 000008, Payment 3.64613%	7100-000		53.22	567.01
05/14/13	000112	Tucson, AZ 85712 American Express Centurion Bank c/o Becket and Lee LLP POB 3001	Claim 000009, Payment 3.64586%	7100-000		218.77	348.24
05/14/13	000113	Malvern PA 19355-0701 Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent	Claim 000010, Payment 3.64601%	7100-000		98.37	249.87
05/14/13	000114	PO Box 248809 Oklahoma City, OK 73124-8809 Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent	Claim 000011, Payment 3.64561%	7100-000		46.67	203.20
05/14/13	000115	PO Box 248809 Oklahoma City, OK 73124-8809 Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent	Claim 000012, Payment 3.64596%	7100-000		202.83	0.37
05/14/13	000116	PO Box 248809 Oklahoma City, OK 73124-8809 United States Bankruptcy Court PA	REMITTED TO COURT DIVIDENDS REMITTED TO THE COURT			0.37	0.00

Page Subtotals 0.00 979.52

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3
Exhibit 9

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Trustee Name: WILLIAM G. SCHWAB, TRUSTEE
Bank Name: EAGLEBANK
Account Number / CD #: *****0072 Checking Account (Non-Interest Earn

Taxpayer ID No: *****9245
For Period Ending: 07/08/13

Blanket Bond (per case limit): \$ 13,844,058.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			ITEM # CLAIM # DIVIDEND =====				
* 05/24/13	000106	Internal Revenue Service Andover, MA 05501	8 000007A 0.37 STOP PAYMENT REVERSAL CHECK WAS RETURNED, NO FUNDS DUE AND OWING	7100-001 2810-000		-1,413.74	1,413.74
05/28/13	000117	Wyndham Vacation Resorts Inc. PO Box 97474 Las Vegas NV 89195	Claim 000003A, Payment 4.12731%	7100-000		184.80	1,228.94
05/28/13	000118	Chase Bank USA NA PO BOX 15145 Wilmington, DE 19850-5145	Claim 000004, Payment 4.12708%	7100-000		120.47	1,108.47
05/28/13	000119	Chase Bank USA NA PO BOX 15145 Wilmington, DE 19850-5145	Claim 000005, Payment 4.12741%	7100-000		229.33	879.14
05/28/13	000120	RBS Citizens 480 Jefferson Blvd RJE 135 Warwick RI 02886	Claim 000006, Payment 4.12752%	7100-000		177.42	701.72
05/28/13	000121	eCAST Settlement Corporation c/o Bass & Associates, P.C. 3936 E. Ft. Lowell, Suite 200 Tucson, AZ 85712	Claim 000008, Payment 4.12707%	7100-000		60.24	641.48
05/28/13	000122	American Express Centurion Bank c/o Becket and Lee LLP POB 3001 Malvern PA 19355-0701	Claim 000009, Payment 4.12748%	7100-000		247.67	393.81
05/28/13	000123	Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent PO Box 248809	Claim 000010, Payment 4.12710%	7100-000		111.35	282.46

Page Subtotals 0.00 -282.46

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 4

Exhibit 9

Case No: 509-03112 -JJT
Case Name: FICK, TERRY T

Trustee Name: WILLIAM G. SCHWAB, TRUSTEE
Bank Name: EAGLEBANK
Account Number / CD #: *****0072 Checking Account (Non-Interest Earn

Taxpayer ID No: *****9245
For Period Ending: 07/08/13

Blanket Bond (per case limit): \$ 13,844,058.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
05/28/13	000124	Oklahoma City, OK 73124-8809 Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent PO Box 248809	Claim 000011, Payment 4.12836%	7100-000		52.85	229.61
05/28/13	000125	Oklahoma City, OK 73124-8809 Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent PO Box 248809	Claim 000012, Payment 4.12735%	7100-000		229.61	0.00
		Oklahoma City, OK 73124-8809					

COLUMN TOTALS	7,500.00	7,500.00	0.00
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	7,500.00	7,500.00	
Less: Payments to Debtors		0.00	
Net	7,500.00	7,500.00	

	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
TOTAL - ALL ACCOUNTS			
Checking Account (Non-Interest Earn - *****0072	7,500.00	7,500.00	0.00
	7,500.00	7,500.00	0.00
(Excludes Account Transfers)	(Excludes Payments To Debtors)		Total Funds On Hand

Page Subtotals 0.00 282.46